



NEW YORK STATE SENATOR

Lea Webb

## Senator Webb and the Senate Majority Take Action to Enhance Affordability And Protect New Yorkers From Costly Fees

LEA WEBB February 9, 2024

| ISSUE: **CONSUMER PROTECTION**



Includes the “New York Junk Fee Protection Act”, Would Make NY a National Leader in Protecting Consumers

**(Binghamton, NY)** This week, in a move to bolster financial relief for residents, Senator Webb and the Senate Democratic Majority passed a package of legislation that will help address New York’s growing affordability problem. This legislative package is a targeted effort to eliminate a variety of frustrating and costly fees, ensuring that individuals and families keep

more of their hard-earned money in their pockets. Central to this initiative is the drive to make daily financial interactions simpler and more transparent, thereby putting an end to the practice of "nickel and diming" consumers.

**Said Senator Lea Webb**, "Working families and small businesses are often hit with hidden and costly fees for services that negatively impact them the most. The legislative package we advanced this week will increase affordability for working families by protecting consumers from burdensome fees and increasing transparency around our financial transactions. I am proud of the work we are doing in the Senate Democratic Majority to protect consumers and address affordability for my constituents here in the Southern Tier, ensuring that families can keep more of their hard-earned money in their pockets."

The legislation passed by the Senate Democratic Majority includes:

- **New York Junk Fee Prevention Act:** This bill, [S7783B](#), sponsored by Senator Micheal Gianaris, eliminates hidden junk fees by requiring sellers to display the total price of a good or service, including all mandatory fees.
- **Money Transmission Fraud Warnings:** This bill, [S177](#), sponsored by Senator Michael Gianaris, would require money transmitters to provide consumers with certain warnings about potential fraud prior to completing the transfer.
- **Toll Payer Protection Act:** This bill, [S492B](#), sponsored by Senator Leroy Comrie, would establish a tolls by mail program to improve the process for notifying drivers about tolls and fines incurred, ensure that fines are fair and that vehicle registrations are not suspended because of an outstanding bill.
- **Vehicle Inspection Expiration Notification:** This bill, [S1242A](#), sponsored by Senator Simcha Felder, requires the Department of Motor Vehicles to notify individuals that their personal motor vehicle inspection is subject to expiration 30 days beforehand, and

provides a five-day grace period after the expiration during which time the individual shall not be fined.

- **Prohibiting Benefit Banking Services Fees:** This bill, [S2601A](#), sponsored by Senator Brad Hoylman-Sigal, would prevent banks from imposing any fees for use of electronic benefit transfer cards issued by the state, certain departments or agencies.
- **E-ZPass Deposit Fees:** This bill, [S1361A](#), sponsored by Senator Tim Kennedy, would waive the deposit fee required when purchasing a new E-ZPass for 60 days following a toll increase and require E-ZPass vendors to offer a cash payment option.
- **Post Close-Out Bank Account Fees:** This bill, [S1065](#), sponsored by Senator Shelley Mayer, would limit a bank's ability to charge former members with fees after their account has been closed, given the member possessed no withstanding charges.
- **Health Club Contract Cancellation:** This bill, [S932C](#), sponsored by Senator Roxanne Persaud, would enhance consumer protections by requiring health clubs to accept cancellation of a membership within three business days of receiving the notice of cancellation and allow for electronic cancellation of membership contracts.
- **Credit Card Service Charge Cap:** This bill, [S363](#), sponsored by Senator Kevin Thomas, would create a cap on the credit card service charge on a retail installment contract.

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#### RELATED LEGISLATION

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### 2023-S7783B

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- Introduced

- ◦ In Committee Assembly
  - In Committee Senate
- ◦ On Floor Calendar Assembly
  - On Floor Calendar Senate
- ◦ Passed Assembly
  - Passed Senate
- Delivered to Governor
- Signed By Governor
- 

Establishes the "New York junk fee prevention act"

December 01, 2023

In Assembly Committee

Sponsored by **Michael Gianaris**

Do you support this bill?

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## 2023-S177

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- Introduced

- ◦ In Committee Assembly
  - In Committee Senate
- ◦ On Floor Calendar Assembly
  - On Floor Calendar Senate
- ◦ Passed Assembly
  - Passed Senate
- Delivered to Governor
- Signed By Governor
- 

Requires transmitters of money to provide a certain warning to consumers

December 29, 2022

In Assembly Committee

Sponsored by Michael Gianaris

Do you support this bill?

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## 2023-S492

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- Introduced

- ◦ In Committee Assembly
  - In Committee Senate
- ◦ On Floor Calendar Assembly
  - On Floor Calendar Senate
- ◦ Passed Assembly
  - Passed Senate
- Delivered to Governor
- Signed By Governor
- 

Relates to owner liability for failure of operators to comply with toll collection regulations; repealer

January 04, 2023

In Assembly Committee

Sponsored by Leroy Comrie

Do you support this bill?

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**2023-S1242**

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- Introduced

- ◦ In Committee Assembly
  - In Committee Senate
- ◦ On Floor Calendar Assembly
  - On Floor Calendar Senate
- ◦ Passed Assembly
  - Passed Senate
- Delivered to Governor
- Signed By Governor
- 

Requires notification of impending expiration of vehicle inspection

January 10, 2023

In Assembly Committee

Sponsored by **Simcha Felder**

Do you support this bill?

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## 2023-S2601

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- Introduced

- ◦ In Committee Assembly
  - In Committee Senate
- ◦ On Floor Calendar Assembly
  - On Floor Calendar Senate
- ◦ Passed Assembly
  - Passed Senate
- Vetoed By Governor
- Signed By Governor
- 

Prohibits fees for any service rendered through a bank relating to the use of an electronic benefit transfer card issued by the state or certain departments or agencies thereof

January 23, 2023

Vetoed

Sponsored by Brad Hoylman-Sigal

Do you support this bill?

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**2023-S1361**

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- Introduced



- ◦ In Committee Assembly
  - In Committee Senate
- ◦ On Floor Calendar Assembly
  - On Floor Calendar Senate
- ◦ Passed Assembly
  - Passed Senate
- Delivered to Governor
- Signed By Governor
- 

Provides for E-ZPass availability and waiving deposit fees for a certain period after a rate increase

January 11, 2023

In Assembly Committee

Sponsored by Timothy M. Kennedy

Do you support this bill?

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## 2023-S1065

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- Introduced

- ◦ In Committee Assembly
  - In Committee Senate
- ◦ On Floor Calendar Assembly
  - On Floor Calendar Senate
- ◦ Passed Assembly
  - Passed Senate
- Delivered to Governor
- Signed By Governor
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Relates to establishing limitations on bank accounts after such accounts have been closed

January 09, 2023

In Assembly Committee

Sponsored by Shelley B. Mayer

Do you support this bill?

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## 2023-S932

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- Introduced

- ◦ In Committee Assembly
  - In Committee Senate
- ◦ On Floor Calendar Assembly
  - On Floor Calendar Senate
- ◦ Passed Assembly
  - Passed Senate
- Delivered to Governor
- Signed By Governor
- 

Relates to the cancellation of a health club contract

January 09, 2023

Senate Floor Calendar

Sponsored by **Roxanne J. Persaud**

Do you support this bill?

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## 2023-S363

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- Introduced

- ◦ In Committee Assembly
  - In Committee Senate
- ◦ On Floor Calendar Assembly
  - On Floor Calendar Senate
- ◦ Passed Assembly
  - Passed Senate
- Delivered to Governor
- Signed By Governor
- 

Provides for a cap on the credit service charge computed and collected on a retail instalment contract

January 03, 2023

In Assembly Committee

Sponsored by Kevin Thomas

Do you support this bill?